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L7: Entry 14 of 21

File: USPT

Dec 11, 2001

US-PAT-NO: 6330544

DOCUMENT-IDENTIFIER: US 6330544 B1

TITLE: System and process for issuing and managing forced redemption vouchers having alias account numbers

DATE-ISSUED: December 11, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
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Jindal; Sanjay K.	Wilton	CT		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Walker Digital, LLC	Stamford	CT			02

APPL-NO: 09/ 263617 [PALM]

DATE FILED: March 5, 1999

PARENT-CASE:

CROSS-REFERENCE TO RELATED APPLICATIONS This application is a divisional of U.S. patent application Ser. No. 08/858,738 entitled "SYSTEM AND PROCESS FOR ISSUING AND MANAGING FORCED REDEMPTION VOUCHERS HAVING ALIAS ACCOUNT NUMBERS" filed in the name of Jay S. Walker and Sanjay K. Jindal on May 19, 1997.

INT-CL: [07] G06 F 17/60

US-CL-ISSUED: 705/14; 705/16, 705/30, 705/35, 705/44, 235/380

US-CL-CURRENT: 705/14; 235/380, 705/16, 705/30, 705/35, 705/44

FIELD-OF-SEARCH: 705/14, 705/16, 705/30, 705/35, 705/44, 235/380, 235/381, 364/479.01

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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<input type="checkbox"/>	<u>3697693</u>	October 1972	Deschenes et al.	
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<input type="checkbox"/>	<u>5953710</u>	September 1999	Fleming	705/38

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PCT Written Opinion for Application No. PCT/US97/22564, dated Nov. 12, 1998.

ART-UNIT: 212

PRIMARY-EXAMINER: Trammell; James P.

ASSISTANT-EXAMINER: Tesfamariam; Mussie

ATTY-AGENT-FIRM: Alderucci; Dean P.

ABSTRACT:

A redemption voucher program having systems and processes for use in a credit card system. The following steps are carried about by the systems and processes and include, but are not limited to, identifying an account issued by an account issuer, generating a redemption voucher identifier corresponding to the account identifier and producing a redemption voucher including the redemption voucher identifier, distributing the redemption voucher to an account owner, and, at a merchant facility, receiving a redemption voucher from the account owner during a transaction having a specified value. Thereafter, such systems and processes take care of transmitting the redemption voucher identifier and the specified value from the merchant facility to an account number clearing authority for clearing against the account. Next, at the account issuer, the systems take care of receiving a request to authorize the redemption voucher during the transaction, identifying the account corresponding to the redemption voucher identifier, authorizing the redemption voucher, updating the account based on the transaction value, and transmitting an authorization notification from the account issuer to the account number clearing authority. Then, the systems and processes take care of receiving the authorization notification and transmitting an authorization status notification in response to the authorization notification received from the account number clearing authority to the merchant facility. Finally, at the merchant facility, the systems and processes take care of receiving the authorization status notification indicating whether the redemption voucher was cleared against the account by the account issuer, accepting the redemption voucher and ensuring that the merchant facility receives a payment from the account issuer based on the transaction.

56 Claims, 15 Drawing figures

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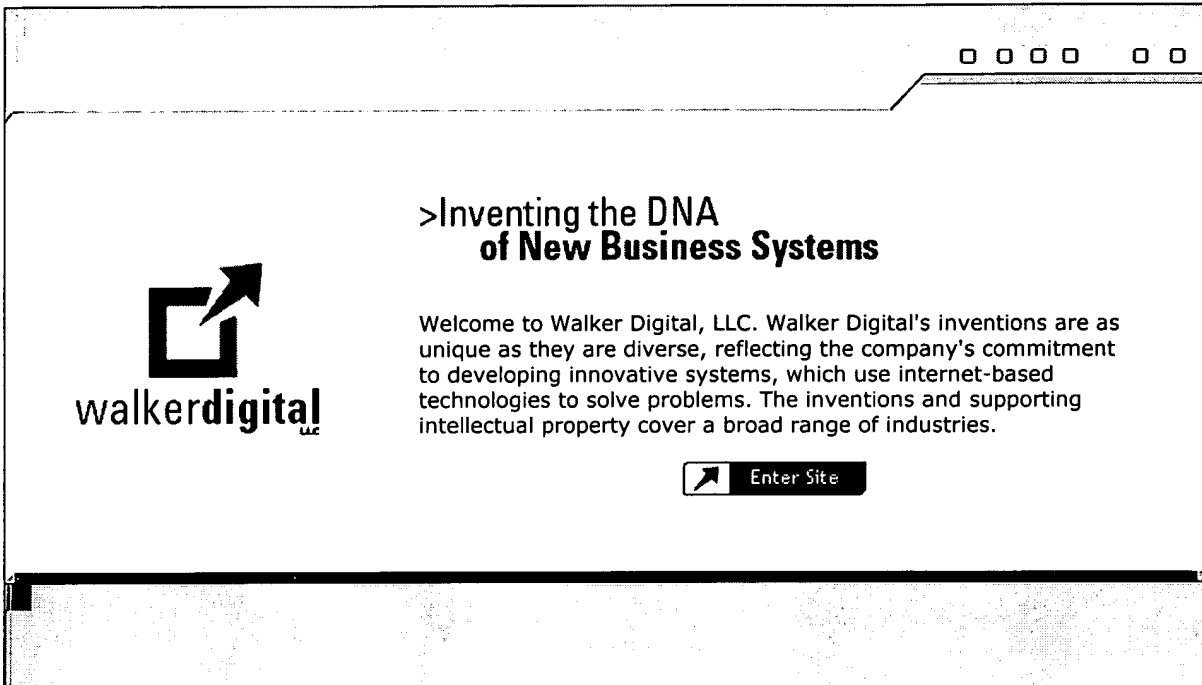
Walker Digital, LLC invents business systems which solve problems. Founded in 1994 by Jay S. Walker, Walker Digital's inventors have been granted over 200 U.S. and International Patents for unique business systems. The invention teams, lead by Mr. Walker, currently have a portfolio of more than 500 business solutions. Walker Digital is best known for its role as the invention laboratory that created priceline.com, which was subsequently launched by Mr. Walker in 1998.

Walker Digital's inventions cover a broad range of solutions in a wide variety of industries. The company's invention teams, each lead by Mr. Walker, focus on developing practical and effective new systems in the retail, travel, credit card, vending, restaurant, financial services, gaming, groceries, communications, and entertainment industries.

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☐ Our Company☐ Inventions & Intellectual Property☐ Licensing Inquiries☐ Press & Media Inquiries☐ Job Opportunities☐ Us HomeGuard Inquiries**CREDIT CARD BILLING METHOD AND SYSTEM**

Category: Credit Cards

Patent Number: 6360209

Filed: 10/29/1999

Issued: 3/19/2002

An improved credit card billing method and system is disclosed which permits multiple items purchased as part of a single transaction or order to be separately billed on a credit card in accordance with a payment schedule designed to minimize inquiries regarding the overall order by customer. The billing system permits the billing descriptor appearing on the credit card billing statement to have sufficient detail to minimize subsequent customer inquiries. The billing descriptor preferably includes a different customer service number for each individual item. Goods or services are purchased from a merchant in a conventional manner. The customer provides the merchant with a list of the multiple items included in the order, as well as credit card information. The merchant will preferably establish a staggered schedule for billing each individual item in the order and submit the charge requests to the credit card issuer in accordance with the established billing schedule.

DEVICE AND METHOD FOR PROMOTING THE SELECTION AND USE OF A CREDIT CARD

Category: Credit Cards

Patent Number: 6325284

Filed: 12/30/1998

Issued: 12/4/2001

A device and method is disclosed for promoting the selection and use of a credit card. The device and method add a feature to a credit card which is intended to attract a consumer's attention and motivate him to consider selecting the credit card. The device includes a sensor which is adapted and configured to sense a predefined physical change. The sensor is in communication with a driver circuit, which is in turn in communication with a transducer. When the sensor detects a predefined physical change, the driver circuit produces at least one driver signal for a predetermined amount of time. The transducer is adapted and configured to emit at least one perceptible output signal in response to receiving the at least one driver signal.

**DYNAMICALLY CHANGING SYSTEM FOR FULFILLING CONCEALED
VALUE GIFT CERTIFICATE OBLIGATIONS****Category:** Credit Cards**Patent Number:** 6138106

Filed: 12/19/1997

Issued: 10/24/2000

A system and process for redeeming concealed value gift certificates with concealed value products. The gift certificates, purchasable by a buyer, represent a value stored in a database and concealed from the subsequent recipient/redeemer. Gift products are selected by the system operator and similarly stored in a database with their corresponding prices. Upon receipt of a gift certificate identifier, the corresponding value is retrieved from the database, and used to identify a selection of gifts affordable with the certificate. The gifts are then displayed to the redeemer, without revealing either the value of the certificate or the cost of the gifts. As gifts are selected for purchase by the redeemer, the concealed value of the gift certificate is reduced by the cost of the selected gifts, and new sets of affordable gifts are identified and displayed to the redeemer. Gifts may also be 'returned,' and the value added back into the concealed value of the gift certificate. The redeemer can thus select gifts in an interactive, game-type manner.

IMPROVED CREDIT CARD BILLING METHOD AND SYSTEM**Category:** Credit Cards**Patent Number:** 6006205

Filed: 2/28/1997

Issued: 12/21/1999

An improved credit card billing method and system is disclosed which permits multiple items purchased as part of a single transaction or order to be separately billed on a credit card in accordance with a payment schedule designed to minimize inquiries regarding the overall order by customer. The billing system permits the billing descriptor appearing on the credit card billing statement to have sufficient detail to minimize subsequent customer inquiries. The billing descriptor preferably includes a different customer service number for each individual item. Goods or services are purchased from a merchant in a conventional manner. The customer provides the merchant with a list of the multiple items included in the order, as well as credit card information. The merchant will preferably establish a staggered schedule for billing each individual item in the order and submit the charge requests to the credit card issuer in accordance with the established billing schedule.

INSTANT CREDIT CARD MARKETING SYSTEM**Category:** Credit Cards**Patent Number:** 6144948

Filed: 6/23/1997

Issued: 11/7/2000

A system and method uses customer information collected by an affinity partner to request and preapprove a customer for a line of credit with a partner bank when a customer makes a reservation for future services. The affinity partner may opt to offer the partner bank a guarantee of coverage over the line of credit extended by the partner bank. Also, customers may choose the incentive benefits they wish to receive from using the line of credit.

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METHOD AND APPARATUS FOR FUNDS AND CREDIT LINE TRANSFERS

Category: Credit Cards

Patent Number: 5949044

Filed: 6/13/1997

Issued: 9/7/1999

A financial tender transfer system allows a transferor to transfer credit or make payment to a transferee by debiting the credit card of the transferor and crediting the credit card of the transferee. The financial tender transfer system gives the transferee immediate access to the transferred money and ensures the transferor's credit card is valid. Neither party needs to give their credit card number to the other, so security is preserved. Any amount of value up to the full credit line of the transferor can be transferred to the transferee.

METHOD AND APPARATUS FOR FUNDS AND CREDIT LINE TRANSFERS

Category: Credit Cards

Patent Number: 6267292

Filed: 7/22/1999

Issued: 7/31/2001

A financial tender transfer system allows a transferor to transfer credit or make payment to a transferee by debiting the credit card of the transferor and crediting the credit card of the transferee. The financial tender transfer system gives the transferee immediate access to the transferred money and ensures the transferor's credit card is valid. Neither party needs to give their credit card number to the other, so security is preserved. Any amount of value up to the full credit line of the transferor can be transferred to the transferee.

METHOD AND APPARATUS FOR ISSUING AND MANAGING GIFT CERTIFICATES

Category: Credit Cards

Patent Number: 6193155

Filed: 12/23/1997

Issued: 2/27/2001

The present invention relates to a method and apparatus for issuing and redeeming a gift certificate drawn on a credit card or other financial account. The present invention includes a first aspect directed to a merchant card authorization terminal and a second aspect directed to a credit card issuer central controller. According to the first aspect, a method for redeeming a gift certificate drawn on a financial account is disclosed including the steps of receiving a gift certificate for payment of an identified value, transmitting a request for authorization to a central server, receiving an authorization signal, representing an indication that redemption of the gift certificate is authorized, from said central server and receiving a payment from the account issuer based on said identified value. A system is also disclosed for implementing the methods in all aspects of the present invention.

METHOD AND APPARATUS FOR PRINTING A BILLING STATEMENT TO PROVIDE SUPPLEMENTARY PRODUCT SALES

Category: Credit Cards

Patent Number: 6196458

Filed: 12/1/1997

Issued: 3/6/2001

A central controller such as one operating for a credit card account issuer receives one or more billing items which are to be printed on an account holder's billing statement. The central controller determines if the billing items, which typically specify purchases, satisfy any merchant-specified upsell offer conditions. Some upsell offer conditions include the purchase of a predetermined product, or a purchase which exceeds a predefined price. Such upsell offer conditions, when satisfied, direct the central controller to offer an upsell on the billing statement. If any of the upsell offer conditions are satisfied, the central controller determines one or more upsells that correspond to the upsell offer condition. The upsells may be, for example, products complementary to previously-purchased products. The upsells are offered to the account holder by printing onto the billing statement indicia that specifies the upsells. Upon receiving an indication that an upsell was accepted, the upsell is provided to the account holder. The account holder may accept the upsell by appropriately modifying the billing statement and returning the statement with payment. The upsell is then provided, typically in the form of a reduced price at a point-of-sale terminal or a discount on a subsequent billing statement.

METHOD AND APPARATUS FOR PROCESSING CUSTOMIZED GROUP REWARD OFFERS

Category: Credit Cards

Patent Number: 6128599

Filed: 10/9/1997

Issued: 10/3/2000

The present invention is an apparatus for providing and managing a customized reward offer to an affinity group sponsor based on the aggregate performance of members of the group. The apparatus includes a processor configured to access historical aggregate data associated with the affinity group. The processor is further configured to determine a performance target associated with the affinity group. The processor is also configured to determine aggregate performance data based on the historical data and determine a performance target based on the aggregate performance data.



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METHOD AND DEVICE FOR GENERATING A SINGLE-USE FINANCIAL ACCOUNT NUMBER

Category: Credit Cards

Patent Number: 6163771

Filed: 8/28/1997

Issued: 12/19/2000

A device for facilitating financial account transactions is described which includes a processing unit including a cryptographic processor. The device also includes an input unit, a display unit and a memory device connected to the processing unit. The memory device contains a private cryptographic key, a first data element and a second data element. The processing unit encrypts the first data element using the private cryptographic key and the second data element, modifies the second data element, combines the encrypted first data element and the second data element to generate a single-use financial account identifier, and displays the single-use financial account identifier. This identifier is then transmitted to a central processor for authorization of the transaction. The central processor extracts and decrypts data elements from the transmitted identifier using the private cryptographic key, compares those data elements with data elements stored in a memory, and verifies the single-use financial account identifier in accordance with the comparison.

METHOD AND SYSTEM FOR CONTROLLING AUTHORIZATION OF CREDIT CARD TRANSACTIONS

Category: Credit Cards

Patent Number: 5999596

Filed: 3/6/1998

Issued: 12/7/1999

A method and apparatus for controlling credit card use. As described in one aspect of the disclosure, a method is disclosed for facilitating communication between a first person (e.g., an account holder) and a second person (e.g., a user) so that the first person may authorize a transaction between the second person and a third party (e.g., a merchant). The method comprises the steps of linking the first and second persons to a financial account that is used for the transaction, receiving data identifying the financial account and the third party from the third party, inquiring whether the first person desires to communicate with the second person based on the data identifying the financial account, and enabling communication between the first and second persons based on a response to the inquiry from the first person and the data identifying the third party. In this way, the first person can control the authorization or denial of a transaction executed by a user based on circumstances surrounding the transaction.

METHOD AND SYSTEM FOR CONTROLLING AUTHORIZATION OF CREDIT CARD TRANSACTIONS

Category: Credit Cards

Patent Number: 6327348

Filed: 10/12/1999

Issued: 12/4/2001

A method and apparatus for controlling credit card use. As described in one aspect of the disclosure, a method is disclosed for facilitating communication between a first person (e.g., an account holder) and a second person (e.g., a user) so that the first person may authorize a transaction between the second person and a third party (e.g., a merchant). The method comprises the steps of linking the first and second persons to a financial account that is used for the transaction, receiving data identifying the financial account and the third party from the third party, inquiring whether the first person desires to communicate with the second person based on the data identifying the financial account, and enabling communication between the first and second persons based on a response to the inquiry from the first person and the data identifying the third party. In this way, the first person can control the authorization or denial of a transaction executed by a user based on circumstances surrounding the transaction.

METHOD AND SYSTEM FOR PROCESSING CUSTOMIZED REWARD OFFERS

Category: Credit Cards

Patent Number: 6018718

Filed: 8/28/1997

Issued: 1/25/2000

The present invention is a method is for providing and managing a customized reward offer to a holder of a financial account. The method includes the step of accessing historical account data associated with the financial account. The method further includes the step of determining a first performance target associated with the financial account. The method also includes the steps of selecting a reward offer having an associated reward description and transmitting the first performance target and the reward description to the account holder. The method continues with the steps of collecting transaction data associated with the financial account and evaluating the collected transaction data to determine a second performance target associated with the financial account. The collected transaction data is then compared to said first performance target. If the collected transaction data exceeds the first performance target, the financial account is updated to reflect the reward. A system is also provided to implement the steps of the method.

METHOD, APPARATUS, AND PROGRAM FOR CUSTOMIZING CREDIT ACCOUNTS

Category: Credit Cards

Patent Number: 5970478

Filed: 3/12/1997

Issued: 10/19/1999

An apparatus, method, and program for customizing credit accounts and calculating an appropriate price for this customization. Customers with existing credit accounts and customers applying for new accounts can customize various parameters of their accounts, in exchange for a fee to be collected by the credit issuer. The fee may depend on the particular set of parameters selected by the customer.



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SYSTEM AND METHOD FOR ESTABLISHING AND EXECUTING FUNCTIONS TO AFFECT CREDIT CARD ACCOUNTS AND TRANSACTIONS

Category: Credit Cards

Patent Number: 5945653

Filed: 6/26/1997

Issued: 8/31/1999

A system and process for establishing a function having a corresponding function identifier. The function is adapted to be processed during a transaction such as a point-of-sale transaction that may involve a credit card. The system and process involve identifying an account having an account identifier, establishing a function having a function identifier, and receiving a transaction request including the account identifier, a transaction amount, and the function identifier. The system and process also process the transaction in accordance with the function to affect the transaction and, possibly, the transaction amount. An affect on the account is also contemplated. Additionally, the system and process are adapted to allow message to be presented by customers and credit card holders during a transaction for later appearance on a credit card statement or other notice.

**SYSTEM AND METHOD FOR ISSUING SECURITY DEPOSIT
GUARANTEES BASED ON CREDIT CARD ACCOUNTS**

Category: Credit Cards

Patent Number: 6208978

Filed: 9/18/1997

Issued: 3/27/2001

A system and process for issuing a security deposit guarantee includes and involves a data storage system storing information about a credit card account having an account owner, and an agreement between the account owner and another party. Also included and involved is a data processing system coupled to the data storage system that is operative to receive a request to issue a security deposit guarantee of a specified value, to issue the security deposit guarantee in accordance with agreement between the account owner and the other party, and to update the credit card account based on the security deposit guarantee. The system and process also manage a claim that subsequently may be made against the security deposit guarantee by the other party.

**SYSTEM AND PROCESS FOR ISSUING AND MANAGING FORCED
REDEMPTION VOUCHERS HAVING ALIAS ACCOUNT NUMBERS**

Category: Credit Cards

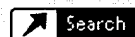
Patent Number: 6330544

Filed: 3/5/1999

Issued: 12/11/2001

The present invention relates to a method and apparatus for issuing and redeeming a gift certificate drawn on a credit card or other financial account. The present invention includes a first aspect directed to a merchant card authorization terminal and a second aspect directed to a credit card issuer central controller. According to the first aspect, a method for redeeming a gift certificate drawn on a financial account is disclosed including the steps of receiving a gift certificate for payment of an identified value, transmitting a request for authorization to a central server, receiving an authorization signal, representing an indication that redemption of the gift certificate is authorized, from said central server and receiving a payment from the account issuer based on said identified value. A system is also disclosed for implementing the methods in all aspects of the present invention.

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